SERFF Tracking Number:
 AULD-126594311
 State:
 Arkansas

 Filing Company:
 State Life Insurance Company
 State Tracking Number:
 45486

Company Tracking Number: I-22310

TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other

Product Name: Should You Consider Preparing for Potential LTC Expenses?

Project Name/Number: Should You Consider Preparing for Potential LTC Expenses?/I-22310

## Filing at a Glance

Company: State Life Insurance Company

Product Name: Should You Consider Preparing SERFF Tr Num: AULD-126594311 State: Arkansas

for Potential LTC Expenses?

TOI: LTC06 Long Term Care - Other SERFF Status: Closed-Filed State Tr Num: 45486 Sub-TOI: LTC06.000 Long Term Care - Other Co Tr Num: I-22310 State Status: Closed

Filing Type: Advertisement Reviewer(s): Marie Bennett

Author: Ann Smith Disposition Date: 05/05/2010

Date Submitted: 04/22/2010 Disposition Status: Filed

Group Market Type:

Implementation Date Requested: On Approval

Implementation Date Requested: On Approval

State Filing Description:

## **General Information**

Project Name: Should You Consider Preparing for Potential LTC

Status of Filing in Domicile: Authorized

Expenses?

Project Number: I-22310 Date Approved in Domicile: 04/22/2010

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Overall Rate Impact:

Filing Status Changed: 05/05/2010 Explanation for Other Group Market Type:

State Status Changed: 05/05/2010

Deemer Date: Created By: Ann Smith

Submitted By: Ann Smith Corresponding Filing Tracking Number:

Filing Description:

RE: The State Life Insurance Company FEIN: 35-0684263 NAIC: 69116

Institutional Advertising

Form:

I-22310 Should You Consider Preparing For Potential Long-term Care Expenses?

The above referenced institutional advertisement is being submitted for your information. This form is new and does not replace any form currently in use by our company.

Company Tracking Number: I-22310

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Our brokers will use this advertisement with prospective clients to introduce them to State Life Insurance Company and/or to consider the need for long-term care coverage.

This advertising piece was approved by our domiciliary state, Indiana on April 22, 2010.

State Life has reviewed the form and believes, to the best of its knowledge, the form is both consistent with the laws and regulations of your state and in compliance with those laws and regulations. The form contains no unusual or possibly controversial items deviating from normal company or industry standards.

# **Company and Contact**

#### **Filing Contact Information**

Ann Smith, Sr. Contract Analyst Ann.Smith@oneamerica.com

One American Square 317-285-4223 [Phone]

Indianapolis, IN 46206

**Filing Company Information** 

State Life Insurance Company CoCode: 69116 State of Domicile: Indiana

One American Square Group Code: 619 Company Type:

P.O. Box 406 Group Name: State ID Number:

Indianapolis, IN 46206 FEIN Number: 35-0684263

(877) 285-7660 ext. [Phone]

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# **Filing Fees**

Fee Required? Yes
Fee Amount: \$25.00

Retaliatory? No

Fee Explanation:

Per Company: No

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

 State Life Insurance Company
 \$25.00
 04/22/2010
 35880920

 State Life Insurance Company
 \$25.00
 04/26/2010
 35956165

Company Tracking Number: 1-22310

TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other

Product Name: Should You Consider Preparing for Potential LTC Expenses?

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# **Correspondence Summary**

### **Dispositions**

Status	Created By		Created On		Date Submitted	
Filed Filing Notes	Marie Bennett		05/05/2010		05/05/2010	
Subject		Note Type		Created By	Created On	Date Submitted
Addditional F	ees	Note To Reviewe	er	Ann Smith	04/26/2010	0 04/26/2010

Company Tracking Number: 1-22310

TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other

Product Name: Should You Consider Preparing for Potential LTC Expenses?

Project Name/Number: Should You Consider Preparing for Potential LTC Expenses?/I-22310

# **Disposition**

Disposition Date: 05/05/2010

Implementation Date:

Status: Filed Comment:

Rate data does NOT apply to filing.

Company Tracking Number: 1-22310

TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other

Product Name: Should You Consider Preparing for Potential LTC Expenses?

Project Name/Number: Should You Consider Preparing for Potential LTC Expenses?/I-22310

Schedule Item Schedule Item Status Public Access

Form Should You Consider Preparing for Yes

Potential Long-term Care Expenses?

Company Tracking Number: I-22310

TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other

Product Name: Should You Consider Preparing for Potential LTC Expenses?

Project Name/Number: Should You Consider Preparing for Potential LTC Expenses?/I-22310

**Note To Reviewer** 

Created By:

Ann Smith on 04/26/2010 03:18 PM

Last Edited By:

Marie Bennett

Submitted On:

05/05/2010 01:27 PM

Subject:

Addditional Fees

**Comments:** 

We sent an additional \$25.00 via EFT.

 SERFF Tracking Number:
 AULD-126594311
 State:
 Arkansas

 Filing Company:
 State Life Insurance Company
 State Tracking Number:
 45486

Company Tracking Number: 1-22310

TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other

Product Name: Should You Consider Preparing for Potential LTC Expenses?

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## Form Schedule

Lead Form Number: I-22310

Schedule	Form	Form Type Form Name	Action	<b>Action Specific</b>	Readability	Attachment
Item	Number			Data		
Status						
	I-22310	Advertising Should You Conside	rInitial		0.000	<b> -</b>
		Preparing for				22310_Shoul
		Potential Long-term				duPlanforLTC
		Care Expenses?				datasheet_LO
						REZ_040910.
						pdf



# Should you consider preparing for potential long-term care expenses?

		Is this risk covered?	
<b>25</b> %	Chance your household will have a reported home fire during your lifetime  National Fire Protection Association, A Few Facts at the Household Level, July 2009	□ Yes	□ No
<b>26</b> %	Percentage of individuals reporting an auto crash injury sometime during their lifetime  National Highway Traffic Safety Administration,  2007 Motor Vehicle Occupant Safety Survey, December, 2008	□ Yes	□ No
34%	Percentage of individuals reporting an unexpected medical expense in the last year  Pew Research Center, We Try Hard. We Fall Short.  Americans Assess Their Savings Habits, January, 2007	□ Yes	□ No
<b>70</b> %	Percentage of individuals over age 65 that will require at least some form of long-term care services  National Clearinghouse for Long-Term Care Information, longtermcare.gov, updated October, 2008	□ Yes	□ No

There are products available that do not require an on-going premium. Discuss your options with an experienced agent.

Not a deposit. Not FDIC insured. Not guaranteed by any bank. Not insured by any Federal government agency.

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